



September 22, 2015

« [First_Name] [Last_Name]
[Address_Line_1]
[Address_Line_2]
[City], [State] [Zip]»

Dear «[First Name] [Last Name]»:

I am writing to inform you of an incident that may affect the security of your credit card data. We were recently notified by the Federal Bureau of Investigation (the FBI) that credit card data used on the website www.padlocks4less.com may have been accessed without authorization. The information included your name, address, phone number, email address and payment card data. The information did not include your Social Security number, nor did it include debit or credit card PINs, bank account numbers or any other personal information. We do not know how the information was accessed, nor do we know who accessed it, but the FBI believes it occurred between June 3 and August 26, 2015.

As soon as we learned of the possible compromise, we shut down the website. We have since implemented measures to prevent similar attempts in the future. The FBI investigation into this matter is ongoing, and we are providing any assistance they might need. We are not aware of any connection between this breach and cases of fraud. We have reported the breach to our merchant bank and to the three major credit bureaus in the United States: Equifax, Experian and TransUnion. We did not provide them your personal information.

On the following page is information about steps you can take to prevent identity theft. In addition to the notification advisories on the following pages, we encourage you to contact your payment card issuer and request that your payment card be replaced. We also recommend that you change the password to the account you hold with us, that you closely monitor your financial accounts, and that you promptly contact your payment card issuer if you notice any unauthorized activity.

We take the security of information we process very seriously. We deeply regret any inconvenience this may cause you. If you have any questions, please contact Tim Freeman at (425) 329-2505 or Nannette Howard-Westlake at (425) 329-2506.

Sincerely,

Jerry E. Martin
President/CEO
Frank J. Martin Company

Please see information about identity theft on the following page

Information about Identity Theft Prevention

It is recommended that you remain vigilant for any incidents of fraud or identity theft by regularly reviewing credit card account statements and your credit report for unauthorized activity. You may obtain a free copy of your credit report from the following national consumer reporting agencies or from the Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281, 1-877-322-8228, www.annualcreditreport.com:

Equifax: P.O. Box 105139, Atlanta, Georgia 30374-0241, 1-800-685-1111, www.equifax.com

Experian: P.O. Box 2002, Allen, TX 75013, 1-888-397-3742, www.experian.com

TransUnion: P.O. Box 6790, Fullerton, CA 92834-6790, 1-800-916-8800, www.transunion.com

You can obtain information from the consumer reporting agencies, the **Federal Trade Commission (FTC)**, or your respective state Attorney General about steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, the FTC, or your respective Attorney General. The FTC may be contacted at FTC, **Consumer Response Center**, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-438-4338, www.ftc.gov/idtheft.

For residents of Maryland: You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us.

For residents of North Carolina: You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-1-877-566-7226, www.ncdoj.gov.

Fraud Alerts: There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national consumer reporting agencies listed below.

Equifax: 1-800-525-6285, www.equifax.com

Experian: 1-888-397-3742, www.experian.com

TransUnion: 1-800-680-7289, www.transunion.com

Credit Freezes (for Non-Massachusetts Residents): You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting agency. *Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting agency.* Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major consumer reporting agencies as specified below to find out more information:

Equifax: P.O. Box 105788, Atlanta, GA 30348, www.equifax.com

Experian: P.O. Box 9554, Allen, TX 75013, www.experian.com

TransUnion: P.O. Box 2000, Chester, PA, 19022-2000, www.transunion.com

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national consumer reporting agencies listed above.